# Case 1-17-10663-cjf Doc 19 Filed 07/12/17 Entered 07/12/17 23:48:18 Desc

Information to identify the case:		
Debtor 1	Craig P Wallin	Social Security number or ITIN xxx-xx-4665
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Marialena Wallin	Social Security number or ITIN xxx-xx-5207
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court Western District of Wisconsin, http://www.wiwb.uscourts.gov		
Case number: 1-17-10663-cjf		

# **Order of Discharge**

Dated: 7/10/17

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Craig P Wallin fdba Pizza Planet, Inc. / Pizza Planet Franchise Systems, Inc.

Marialena Wallin

This order does not affect any pending adversary proceeding to determine dischargeability.

By the court: Marcia M. Anderson, Clerk

United States Bankruptcy Court

### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

## Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court Western District of Wisconsin

In re: Craig P Wallin Marialena Wallin Debtors Case No. 17-10663-cjf Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0758-1 User: monica Page 1 of 2 Date Rcvd: Jul 10, 2017 Form ID: 318 Total Noticed: 26

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2017. Somerset, WI 54025-7514 db/jdb 2089 Cook Dr, +Craiq P Wallin, Marialena Wallin, +U.S. Bank National Association, as Trustee under P, cr 16345 West Glendale Drive, New Berlin, WI 53151-2841 Saint Paul, MN 55117-1016 4407776 +Aquarius Water Conditioning, Acct No xxxx, 3180 Country Dr, New Richmond, WI 54017-0308 4407777 +Bakke - Norman, Acct No xxxx, PO Box 308, 4407778 +Benedict Refrigeration Systems, 1003 Harlem St, Altoona, WI 54720-2203 +Chase Auto Finance, Acct No xxxxx6xxx, PO Box 78101, Phoenix, AZ 85062-8101 4407780 +Daren J. Powers CPA, 246 Tierney Dr #1, New Richmond, WI 54017-2515
+Jerome Kjolsing DDS, Acct No xxxx, 645 Hospital Rd, New Richmond, WI 54017-1451
+Kohn Law Firm, Acct No xxxx, 735 N Water St #1300, Milwaukee, WI 53202-4106
+Lakeview Hospital, Acct No xxxx, Attn: Billing, 927 Churchill St W, 4407782 4407784 4407785 4407786 Stillwater, MN 55082-6605 13400 Commerce Blvd, 4407788 +Reinhart Foods, Acct No xxxx, Rogers, MN 55374-8917 +Rivertown Newspaper Group, c/o Credit Service Intn'l, 4407789 516 2nd St, Hudson, WI 54016-1551 +South Hill Dental, Acct No xxxx, 2850 Curve Crest Blvd #200, Stillwater, MN 55082-4073 +St Croix Spinal Care & Sports, 2421 Hanley Rd #800, Hudson, WI 54016-8400 4407790 4407791 4407798 +Wisconsin Dept of Workforce Development, PO Box 7905, Madison, WI 53707-7905 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: WFFC.COM Jul 10 2017 19:28:00 Wells Fargo Dealer Services, P O BOX 19657, cr Irvine, CA 92623-9657 +EDI: CAPITALONE.COM Jul 10 2017 19:28:00 4407779 Capital One Bank, Acct No xxxx, 4851 Cox Rd. Glen\_Allen, VA 23060-6293 4407781 +E-mail/Text: bankruptcy@cottonwoodfinancial.com Jul 10 2017 19:25:49 Cottonwood Financial, Acct No xxxx, d/b/a Cash Store, 1901 Gateway Dr #200, Irving, TX 75038-2425 EDI: IRS.COM Jul 10 2017 19:33:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346 IRS, PO Box 7346, Philadelphia, PA 19101-7 Ocwen Loan Servicing, Acct No xxxx2332, +EDI: IRS.COM Jul 10 2017 19:33:00 I: +Fax: 407-737-5634 Jul 10 2017 19:43:17 4407783 4407787 PO Box 24737, West Palm Beach, FL 33416-4737 +E-mail/Text: anna.c.lavigne@lakeview.org Jul 10 2017 19:26:06 4407792 Stillwater Medical Group, 1500 Curve Crest Blvd, Stillwater, MN 55082-6040 al 10 2017 19:33:00 SunTrust, Acct No xxxxxxxxx7xxx, Acct No xxxx, +EDI: STF1.COM Jul 10 2017 19:33:00 4407793 Recovery Dept, PO Box 26150, Richmond, VA 23260-6150 +EDI: WFFC.COM Jul 10 2017 19:28:00 W6 4407794 Wells Fargo Dealer Services, Acct No xxxxxxxx0xxx, Winterville, NC 28590-1697 PO Box 1697, 4407795 EDI: WFFC.COM Jul 10 2017 19:28:00 Wells Fargo Financial, 3101 W 69th St, Minneapolis, MN 55435 +EDI: WISCDEPREV.COM Jul 10 2017 19:33:00 4407796 Wisconsin Dept of Revenue, Acct No xxxx. Collections, PO Box 8901, Madison, WI 53708-8901 4407797 +EDI: WISCDEPREV.COM Jul 10 2017 19:33:00 Wisconsin Dept of Revenue, Collections, PO Box 8901, Madison, WI 53708-8901 TOTAL: 11 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* TOTAL: 0

NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2017 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2017 at the address(es) listed below:

James V. Block jim@krautkramerblock.com, WI49@ecfcbis.com on behalf of Creditor U.S. Bank National Association, as Trustee under Pooling Jay J. Pitner and Servicing Agreement dated as of November 1, 2005 MASTR Asset-Backed Securities Trust 2005-FRE1 Mortgage Pass-Through Certificates, Series 2 bknotices@gray-law.com;bknotice@gmail.com

## Case 1-17-10663-cjf Doc 19 Filed 07/12/17 Entered 07/12/17 23:48:18 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0758-1 User: monica Page 2 of 2 Date Rcvd: Jul 10, 2017

Form ID: 318 Total Noticed: 26

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joseph A Skokan on behalf of Joint Debtor Marialena Wallin piletichskokan@comcast.net Joseph A Skokan on behalf of Debtor Craig P Wallin piletichskokan@comcast.net U.S. Trustee's Office USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 5